HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits Cured with Card

PNB MASTERCARD WORLD GRAND INTERNATIONAL DEBIT CARD

Benefits	Offer Descrip	otion	Terms & Conditions	Process of Redemption
ITC Hotels	Flat ₹ 1,000/- Gift Card	√ (Once)	The Gift Card may be redeemed at participating Hotels by providing the 16-digit card number and the OTP at the time of redemption. The Gift Card must be activated to avail redemption Gift Card may be used only at participating ITC's Hotels Group in India. Reloading is not applicable in case of this Gift Card. Subject to the foregoing, these terms and conditions shall be subject to the jurisdiction of courts at Gurugram, India. The cardholder may request for the revalidation of the expired gift card. Upon receipt of such request the gift card may be revalidated after due verification and maybe subject to additional terms and conditions. Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at https://www.Pine Labs.com/grievance-policy/ Requests for blocking of Gift Cards only from users who have registered in accordance with the terms of Gift Card mentioned below shall be considered. The card is valid for spends towards stays (room and incidental charges), food & beverages, home deliveries and takeaways, spa services (for resident guests only), Fabelle boutiques, Sleeep Boutique and applicable taxes at any of the participating hotels. The card is not valid for spends towards settling banquet charges, paid-outs like car transfers, spends at retail or any third-party service establishment at participating hotels, or any expenses of personal nature for which a pay-out is raised such as buying medicines, repairs of personal items etc. The cards cannot be used to settle stays booked on/through Corporate rates Group rates Corporate rates Cor	To register and activate your ITC Hotels Gift Card, please log into the self-serve application https://bit.ly/itcclaim/. You can also send an SMS from your mobile phone as follows: ACT16-Digit Card Number 6 Digit PinFirstNameLastName to 75069 98660. The sending of the said message to the designated mobile number and receipt of due acknowledgement thereto shall constitute registration of the User. The E-Gift Card can be redeemed at any of the participating ITC Hotels, Welcome hotels, Fortune Hotels & Welcome Heritage Hotels. At the time of check-out/ settling the invoice, use your e-Gift to redeem it by sharing the 16 digit card number and the OTP received on the registered mobile number. The experiences & services include: Stays (including Food and Beverage charges, internet and telephone services) when booked through direct channels (ITC Hotels website) Standalone Food and Beverage charges including alcoholic beverages Food & Beverage, Home Delivery & Takeaway Orders Spends at Fabelle boutiques at ITC Hotels Spa (only as a resident guest unless specified otherwise in T&C) & Salon charges Spends at select participating hotel /Delis Applicable taxes The gift card must be presented at the time of

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			accepted for making payments. • Club ITC Green Points shall not be awarded for transaction settled using Gift Cards. However, for transactions settled with a combination of Gift Card and any other eligible payment mode the Club ITC Green Points may be awarded for the differential amount being settled through the alternate payment mode. • For any queries, balance check and date of expiry please visit https://itchotels.woohoo.in/CheckBalance and input the Card Number in the 'Check Balance' section. • The card is subject to applicable laws. The card holder shall comply with all applicable laws promulgated by any statutory/judicial/competent authority from time to time in this regard. List of Participating Hotels: Delhi/ NCR - ITC Maurya, ITC Grand Bharat, Sheraton New Delhi Mumbai - ITC Grand Central, ITC Maratha Hyderabad - ITC Kakatiya, ITC Kohenur Kolkata - ITC Royal Bengal, ITC Sonar Bengaluru - ITC Gardenia, ITC Windsor, Welcomhotel Bengaluru Agra - ITC Mughal Jaipur - ITC Rajputana Goa - ITC Grand Goa Ahmedabad - ITC Narmada Coimbatore - Welcomhotel Coimbatore Vadodara - Welcomhotel Vadodara Amritsar - Welcomhotel Amritsar Ahmedabad - Fortune Park Ahmedabad Port Blair - Welcomhotel bay Island Guntur- Welcomhotel Guntur Bhubaneswar- Welcomhotel Bhubaneswar Chennai - ITC Grand Chola,	availing a service, an OTP will be sent to customer's registered mobile number.
OTT Play	Annual subscripti on only (4 OTTs- SonyLiv, Zee5, Fancode, DistroTV)	√ (Once)	 Welcomhotel Chennai (Cathedral Road). In this offer, you will receive 4 codes, each providing a 3-month free premium subscription to 4 OTT platforms on OTTPlay. The offer can be used once per customer, and multiple offers cannot be combined. The offer can be redeemed only on the OTTPlay platform. Users can cancel their subscriptions before the plan expires after purchase. Paytm and OTTPlay reserve the right to change the offer terms at any time without prior notice. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and Mastercard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. 	Open OTT Play link Apply the promocode. Enter your details to confirm the subscription.

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Benefits	Offer Descri	ption	Terms & Conditions	Process of Redemption	
			No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.		
Jio Saavan	3 months Free Subscripti on	√ (Once)	 In this offer you will get a 3 months JioSaavn pro membership. As part of the offer use promo code PAYTMJS3M at the time to check out on JioSaavn. Offer is applicable to new JioSaavn users only Offer can not be clubbed with any ongoing offers. This offer is not redeemable for cash or credit and cannot be exchanged for any other product or service and has no residual value. Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. 	 Open the provided UTM https://jiosaavn.go.link/4ogwA on Web & log in Apply the promocode. Click "Continue" to proceed with the transaction. Choose your preferred payment method to complete the purchase. Congratulations! Your subscription is now activated & please use the same credentials on the App. 	
Book My Show	Buy 1 get ₹ 200/- off on 2nd Ticket	√ (Once per 6 months)	 Vouchers can be redeemed for purchasing movie tickets available on BookMyShow. Each voucher can be used only once within its validity period. A minimum of 2 tickets must be purchased to redeem this voucher. The voucher must be redeemed at least 24 hours before the show. A flat discount of ₹ 200 will be applicable on one ticket only. Tickets can only be booked through the BookMyShow mobile app or website for any show. Vouchers will be valid for 6 months from the date of issuance to Paytm First. Multiple vouchers can be redeemed using the same email or mobile number, but only once per quarter. Vouchers can be redeemed only on the BookMyShow website or mobile app and cannot be used directly at the cinema/venue box office. Vouchers will be applied only to the ticket cost. Convenience fees and any additional transaction charges must be borne by the user. Multiple vouchers cannot be combined for redemption and cannot be clubbed with other BookMyShow offers. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. 	 Log on to in.bookmyshow.com Or on BookMyShow Mobile Application. Select Location, Event, Venue, Show Date, Time, Seats of your preference as the logic flows. On the payment page, go to Unlock Offers or Apply Promocodes enter the voucher ecode in the text box click on Apply button to avail the offe At the end of the successful transaction, Booking ID gets generated which needs to be exchanged at the Cinema/Venue Box Office for actual tickets. Email/SMS confirmation will be sent on the Email Address/Mobile Number provided while completing the transaction. 	

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Benefits	Offer Descri	ption	Terms & Conditions	Process of Redemption
			 Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and Mastercard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. Mastercard or the issuing bank will not be liable for the same. 	
Apollo	Annual Apollo circle members hip: (1 free check-up- HBA1/Thy roid/CBC) On call doc, ₹ 1 Lakh Accidenta I cover, Free home deliveries, up to 15% cashback on every bill (applicabl e online and offline)	√ (Once)	The offer can only be availed on the Apollo 24 7 app or website via Circle membership page. The offer is valid for one-time use per user. The offer cannot be combined with other offers or promotions. Circle benefits are subject to change, as per discretion of Apollo 247. For detailed terms & conditions/ FAQs, visit the Circle Membership page: https://www.apollo247.com/circle-landing	 Click the link to access the Circle page: Circle Membership Select the 12-Month Circle Membership Plan & Click "Join Circle" Enter the offer code under the "Apply Coupon" section to get the plan for ₹99. Click "Proceed to Pay" and complete the payment. Membership will be activated instantly.
ODE Spa	Rs 1000 off on 60	√ (Once)	Reservation must be made minimum 24 hours prior to the preferred time slot by visiting https://www.odespa.com/	Visit Ode Spa Wellness Select the Ode Spa outlet you wish to visit.

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Benefits	Offer Descr	iption	Terms & Conditions	Process of Redemption
	mins/90 mins Session		 Not valid in conjunction with other promotions. The offer is not valid on selected blackout dates including Holi, Dussehra, Diwali, Christmas, Gandhi Jayanti, Valentine's Day, Mother's Day, Republic Day and Independence Day. Services are available during the operational hours of the spa, subject to the availability of desired time slots at the chosen outlet. All prices and offers, if applicable, include taxes and service charges. In cases there are taxes & services charges extra, the same would explicitly be mentioned. Adherence to standard spa etiquette is necessary to ensure a harmonious and enjoyable experience for all guests & patrons. By availing this offer & making the purchase, members are considered to have accepted all the aforementioned terms and conditions, any & all terms & conditions stipulated for the electronic web portal https://www.odespa.com/, and any & all terms & conditions stipulated as standard spa etiquettes. Offer cannot be combined with any other offer/ promotion/ scheme. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and Mastercard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. Mastercard or the issuing bank will not be liable for the same. 	Select the services and click on book now. At the check out page, apply the promocode. A 24-hour prior booking will be required to avail the offer.
Tata Cliq Luxe	10% off on minimum order value of ₹ 10,000/ Codes: Once per month (12	√ (Once per month)	 Instant discount on using pre-paid payments on all purchases made on Tata CLiQ Luxury site (luxury.tatacliq.com), their respective Mobile site and mobile application during the promotion period for a Net Transaction Value* as per the offer chosen. The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CLiQ Cash is being used to make a partial 	Please login to https://luxury.tatacliq.com/explore/men-home-page/?&cid=ap:tclpt:paytm:apr25 Tata CLiQ Luxury, Tata CLiQ Luxury App Add eligible products to cart. Enter Coupon code received. Click on checkout and proceed for payment.

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Benefits	Offer Description	Terms & Conditions	Process of Redemption
	times in	payment, Net Cart Value will be calculated after reducing the amount being paid by using	
	total)	CLiQ Cash.	
		The customer is advised to check the applicability of the discount before proceeding for	
		Payment.	
		Valid on Pre-Paid transactions only.	
		Valid once per user during the offer period.	
		In order to avail the offer code needs to be used while payment.	
		The offer is only applicable on select products of Luxury category.	
		Offer is available only on select products. Offer is available on select products. Offer is not	
		valid onTata CLiQ Luxury Gift Cards, Brand Gift Cards, Lacoste, Apple Brands and other	
		electronic products, Public Clothing Pvt Ltd (Mulmul), House of Anita Dongre (Anita Dongre	
		and Anita Dongre Grassroot),Ochre and Black Pvt Ltd, House of Toramally, SPA Lifestyle	
		Products (Lladro), Luxe India Fashion(Choupette), Selected products of Balmain, IBERIA	
		SKINBRANDS INDIA PRIVATE LIMITED, Cartier, PIAGET, IWC Schaffhausen, Jaeger	
		LeCoultre, Roger Dubuis, Panerai, Under Armour, Nuna, CLiQ Palette and CLiQ Fashion.	
		• This offer is valid for purchases made on the Eligible products during the "Offer Period".	
		Customers are required to check the product page of the product(s) if the offer is valid for	
		that product.	
		Tata UniStore Limited reserves the right, at any time, without prior notice and without	
		assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at	
		any time at its sole discretion.	
		Tata UniStore Limited reserves the right to cancel an order in case of any fraudulent	
		activityincluding creating duplicate accounts, aliasing, placing multiple orders or violating	
		the terms and conditions. Upon cancellation, the order will not be reinstated.	
		Maximum discount that can be availed per order will be as per the offers mentioned.	
		Offer cannot be combined with any other offer/promotion running on the site.	
		The discount offered will under no circumstances be settled in cash.	
		Any person availing this offer shall be deemed to have accepted all the terms and	
		conditions.	
		Product warranty will be regulated by the Terms and Conditions mentioned on the	
		warranty Card of respective product/manufacturer.	
		Any query regarding "The offer" will be entertained for the offer duration. No	
		correspondence on the same will be entertained after the aforementioned date from any	
		person(s).	
		Pictorial representation of product(s) in communication(s) sent to the customers is purely	

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Benefits	Offer Description	Terms & Conditions	Process of Redemption
Benefits	Offer Description	representational. None of the Parties ur same. • Tata UniStore Limited is not charging the offer. • It is not mandatory for the Paytm custo Offer by the customer is voluntary. Particonstrued as acceptance of the Terms advised not to participate in the Offer if • "The Offer" is being made purely on be • In case of complete cancellation of the qualify for "The Offer". In case of partial for "The Offer" only on the basis of the results.	der any circumstance(s) will be responsible to the anything from the customer for their participation in the cipation in the Offer by the customers will be camp; Conditions of the Offer and customer is such Terms & Descriptions are not acceptable. It is a strength of the customer the transaction will not cancellation of the order, the customer shall qualify et amount payable.
		mobile site. • In case of any disputes, the decision of the Product(s) offered are subject to availate UniStore Limited platform. • The Offer is valid only in India. The minyears on the day of the purchase. • This document is an electronic record the Rules there under as applicable and records in various statutes as amended.	Tata UniStore Limited will be final and binding. bility by the participating seller(s) on the Tata nimum age of the customer has to be above 18 In terms of Information Technology Act, 2000, and the amended provisions pertaining to electronic by the Information Technology Act, 2000. This outer system and does not require any physical or
Paytm Flights	Domestic Flights: ₹ 750/- per pax up to ₹ 3,000/- (MoV of INR 7,500)		The user will get flat 10% off up to Rs. 3000 instant discount on domestic flight ticket booking. Applicable on domestic flight ticket bookings through Paytm website, m-site and App. This voucher is valid only till 6th April 2026. The minimum order value for flight ticket booking is Rs.7500. Offer is valid for selected users. The voucher is valid for one-time usage per user. Convenience fees or ancillaries purchased (Meals, Insurance, Baggage, etc.) will be excluded from the

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Benefits	Offer Description	on	Terms & Conditions	Process of Redemption
				total booking amount for calculation of instant discount. • Cancelled orders will not be eligible for instant discount. • Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the offer at any time without prior notice.
	Internatio nal Flights: ₹ 1,000/- per pax up to ₹ 5,000 (MoV of ₹ 30,000/-)		International Flights: 5% off upto INR 5000 (MoV of INR 30,000)	 The user will get flat 5% off up to Rs. 5000 instant discount on international flight ticket booking. Applicable on domestic flight ticket bookings through Paytm website, m-site and App. This voucher is valid only till 6th April 2026. The minimum order value for flight ticket booking is Rs.7500. Offer is valid for selected users. The voucher is valid for one-time usage per user. Convenience fees or ancillaries purchased (Meals, Insurance, Baggage, etc.) will be excluded from the total booking amount for calculation of instant discount. Cancelled orders will not be eligible for instant discount. Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the offer at any time without prior notice.
Fitpass	88% off on Fitpass Pro Members hip and Free Fitness	(Once)	 In this offer you will get 88% off on Fitpass Pro Membership and Free Fitness Accessories Offer is applicable only on FITPASS app. Offer is valid once per user only. As part of the offer a promo code will be issued to you once and can be used only once during the entire duration of the membership. Offer availed via use of promo code is non-transferable and cannot be refunded. Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers 	Open Fitpass - https://fitpass.co.in/corporates/paytmrewards Apply the promocode. Enter your details to confirm the offer.

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Benefits	Offer Descr	iption	Terms & Conditions	Process of Redemption	
Cult. Fit	Accessori es Annual	√ (Once)	nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. • For any issues related to this offer, please reach out to us on 0120-4456-456 or helpdesk.paytmfirst@paytm.com • Each voucher can be redeemed only once per user.	Go to https://www.cure.fit/me/vouchers and log in	
	Subscripti on of Cult Live Online Members hip		 The access is applicable to the section under Cultpass Home on cult.fit app / web The voucher is applicable in India only. The dates of the membership can we viewed in profile section under ""Active Packs / Subscriptions"" This pass does not allow customer to pause the membership Only one voucher can be used at a time and cannot be combined with other offers. The voucher is not transferable and should not be resold or redeemed for cash If the product purchased using a promotional voucher is returned, the refund value will not include the value of the voucher code. Cult.fit reserves the right to modify or revoke the voucher / offer at any point in time. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and Mastercard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com . Mastercard or the issuing bank will not be liable for the same. 	or Sign Up using your phone number. • Enter the OTP received on your phone number to complete the Login/Signup. • Click on the profile icon on the top Left & under the section "Referrals, Vouchers & Gift Cards", visit the 'Redeem Voucher' • Apply the promocode and click on 'Check Validity'. • Once validated, Click on 'Redeem Now' to activate your subscription. • Access starts from the date of activation of the voucher code. • Once redeemed, you can book classes from both cult app and website	
Zomato Gold	Annual Subscripti on (3 months X4)	√ (Once)	 In this offer you will get 4 codes of 3 Months Zomato Gold Membership Redemption of code to only be done on Zomato app for the purpose of activating Zomato Gold membership. Offer cannot be clubbed with any other ongoing offer. Promo code can be redeemed from any city in India, however Gold benefits will be applicable in Gold-eligible cities only Zomato Gold benefits are variable basis cities and can be checked on the Gold plan page after changing app location to desired location. 	Open Zomato Gold - https://link.zomato.com/xqzv/zh3s67s4 Apply the promocode. Enter your details to confirm the subscription.	

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			Paytm and Zomato solely reserves the right to change offer terms at any time without prior notice to the customer	
Reliance Digital	Flat ₹ 1,000/- off on a min purchase of ₹ 20,000/- (One plus and Apple products are excluded)	√ (Once)	 Minimum Transaction of Rs. 10000 to avail the offer Maximum discount of Rs 500 Customer can redeem the coupon only once Customers can redeem the coupon code at Reliance Digital store or My Jio Stores. Coupon cannot be converted into cash Offer is not applicable on Installation & services. Coupon code is made available only to select customers Coupon code will not be valid on bulk purchase Offer is applicable on select brands & products only. Reliance shall not be responsible for loss or theft of Coupon code and no duplicate or compensation in lieu of the Coupon code shall be given by Reliance. Bearer of the coupon code shall be deemed to have read, understood and accepted these terms and conditions. Reliance shall not be liable under any circumstances towards any loss or damage or expenses or cost or any third party liability, whether directly or indirectly arising out of or in relation to use of Coupon code and availing the off/discount thereunder by the bearer. Reliance reserves its right to modify/amend the terms and conditions of the Coupon code at any time without prior notice and such modifications shall be binding on the user/bearer of the Coupon Code. Any dispute with regard to Product liability, guarantee, warranty and quality of the Products to be purchased under redemption of the Coupon shall be addressed to the respective Manufacturer/ Brand Owner and Reliance shall not be held responsible for the same. The guarantee and warranty of the Products shall be transferred, as received from the respective Manufacturer/Distributor. All disputes are subject to the jurisdiction of courts at Mumbai only. 	During Billing at cash counter, please ask the cashier to use code received from Paytm Cashier will automatically calculate total discount offered under this offer"
Mokobara	Get Flat 10% Off on Mokobara	√ (Once)	 In this offer you will get flat 10% Off on Mokobara products Offer is a flat 10% off on all products except engraving, mclub membership and gifting Offer is not valid during Amazon Prime Day sale and Black Friday sale, The coupon discount, during events like Black Friday sale and Amazon Prime Day sale, will be reduced to 5%. The offer is not applicable on any of our retail stores and marketplaces. 	Open Mokobara - https://mokobara.com/ Apply the promocode. Enter your details to confirm the subscription."

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Benefits	Offer Descr	iption	Terms & Conditions	Process of Redemption	
			Paytm and/or Mokobara solely reserves the right to change offer terms at any time without prior notice to the customer		
Lenskart	12 months Lenskart Gold MAX Members hip	√ (Once)	 In this offer you will get free 1 year Lenskart Gold Max Membership worth Rs.800. Offer code will only work when the GOLD Max 1 year membership is added in the cart. If any other product is added in the cart the code will not work. Enjoy 5% cashback on your first order and 5% on all future orders. Get 10% off on Aqualens Contact Lenses Buy 1 Get 1 Free is available on Eyeglasses & Sunglasses from Vincent Chase, Lenskart Air, John Jacobs, Hooper & Le Petit Lunetier. Buy One Get One offer is valid on Eyeglasses+Sunglasses, Eyeglasses+Eyeglasses, or Sunglasses+Sunglasses Free Eye Test is available both at Home and in Stores A convenience fee of ₹49 will be applied at checkout. Membership is valid for 365 days from the date of purchase and can be redeemed through online transactions only Membership provides benefits for 2 orders per month, up to 12 orders per year Cashback is credited to your LK Cash+ wallet after 30 days from the estimated date Cashback is 100% redeemable on your next orders with GOLD Max Paytm and Lenskart solely reserves the right to change offer terms at any time without prior notice to the customer 	Open Lenskart- Loyalty Add gold max membership to your cart. Apply promo code at checkout page under tab 'Have a voucher	
1% Club	Get a Flat 50% off on the Stock Market Master Class from One Percent	√ (Once)	 In this offer you will get flat 50% off on the stock market master class from One Percent Club. Class zoom link to the masterclass will be shared 24 hours before. The offer can not be clubbed with other ongoing offers Paytm reserves the right to modify or withdraw the offer at any time without prior notice. Paytm shall not be liable for any disputes arising from the usage of the offer beyond the specified terms and conditions 	Open 1% Club https://payment.onepercentclub.io/masterclass/66dc 0426b773c4119c1f5a62 Apply the promocode. Enter your details to confirm the subscription.	
Uber	₹ 100/- Gift voucher	√ (Once per 6 months)	 You must have an active and valid Uber account to redeem the Gift Card. Gift Cards may be purchased online from authorized distributors using the following payment modes only - credit card, debit card and internet banking provided by banks in India. The Gift Card cannot be used outside of India. For balance inquiry, please visit the payments section in your Uber app. Limits may 	 Go to the payment section in the Uber app; Tap the menu icon and select "Payment"; Tap "Add Payment Method" and select "Gift Card"; and Enter your gift code (no spaces). 	

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Benefits	Offer Description	Terms & Conditions	Process of Redemption
		apply to your redemption of or spend using the Gift Card.	The cardholder may request for the revalidation of
		• If you have other payment methods in your Uber account, value from the Gift Card may	the expired Gift Card.
		be set as your default payment method. If you wish to use another payment method, go	Upon receipt of such request the Gift Card may be
		to the payment section in the Uber app and select the payment method before the	revalidated after due verification and maybe subject
		service is provided. The Gift Card cannot be reloaded with additional funds after	to additional terms and conditions.
		purchase. Once purchased, the Gift Card cannot be cancelled by the purchaser, nor is the	
		Gift Card refundable, returnable or redeemable for cash or credit, except where required	
		by law. Any cancellations shall be at the sole discretion of Uber/Pine Labs. You cannot	
		purchase other Gift Cards with the Gift Card, nor can you use the Gift Card to make a	
		payment on a credit account. The Gift Card balance cannot be transferred to any other	
		instrument. Purchases made with value from the Gift Card are not refundable, except	
		where required by law. Issuer assumes no responsibility for the products purchased	
		using the Gift Cards and any liability thereof is expressly disclaimed. For questions,	
		please contact Uber Support. Neither Uber nor Pine Labs is providing any transportation	
		or logistic services upon usage of the Gift Card and the transportation or logistic services	
		are provided by third party transportation/logistic providers. Neither Uber nor Pine	
		Labs commits to availability of transportation or logistic services in India.	
		• You are solely responsible for the safety and security of the Gift Card. Issuer / Uber is not	
		responsible for any acts of omission or commission if Gift Card is lost, stolen or used	
		without permission. Once the Gift Card has been sent to you, you are bound to protect	
		the Gift Card PIN or Gift Card number as confidential. IN THE EVENT THAT A GIFT CARD	
		IS NON-FUNCTIONAL, YOUR SOLE REMEDY (AND PINE LABS' / UBER'S SOLE	
		POTENTIAL LIABILITY) SHALL BE THE REPLACEMENT OF SUCH GIFT CARD.	
		• Issuer reserves the right to void the Gift Card if the Issuer / Uber suspects that the Gift	
		Card was obtained or used fraudulently, unlawfully or otherwise in violation of this	
		Agreement. Issuer / Uber may modify any of this Agreement's terms and conditions at	
		any time. Redemption of the Gift Card is also subject to the terms of use governing your	
		Uber account. In such cases, the funds shall be credited back to the same source from	
		where these were received.	
		You agree and understand that Gift Cards are a pre-paid payment instrument subjected	
		to regulations by the RBI under the RBI guidelines. Issuer may be required to share KYC	
		details of the purchaser/ redeemer of the Gift Card and/or any other information with	
		relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift	
		Card with RBI or such statutory authorities. Uber/ Pine Labs may contact the	
		purchaser/redeemer of the Gift Card for any such information. In the event that the	

HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits	Offer Descri	ption	Terms & Conditions	Process of Redemption
Zoom car	Flat 10% off on booking from Zoom car	√ (Once per quarter)	beneficiary/know your customer ("KYC") details as per RBI guidelines are found to be incorrect/insufficient, Issuer retains the right to block/cancel the Gift Card issued. • If any term of this Agreement is deemed to be invalid, void or for any reason unenforceable, such term shall be deemed severable and will not affect the validity and enforceability of any remaining terms of this Agreement. For customer service, please visit uber.com/legal/gift. • Process for loading Gift Card value into User's Uber Account - Every holder of Gift Cards shall be required to insert the claim code of the Gift Card into their Uber User Account as a pre-requisite to the redemption of the Gift Cards. This will entitle such holder to redeem the value of such claim code against services on the Uber app/website. • Uber shall honour and consider requests for blocking of Gift Cards only from users who have registered in accordance with the terms above. • Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at htps://www.qwikcilver.com/grievance-policy/ • This offer provides a flat 10% discount, up to ₹500, no minimum booking duration • The benefits of the offer may vary based on the availability and terms set by partner brands and merchants. • The offer is applicable across all Tier 1 and Tier 2 cities, covering 112 cities in India. • The availability of specific benefits may vary based on serviceable areas and the terms of partner brands and merchants. • The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. • Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and Mastercard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. • No two offers can be clubbed together and no additional discount/offer will	Open or download the Zoomcar app/ website: https://www.zoomcar.com/ Select your preferred Zoomcar as per your itinerary. Apply the promocode on Explore Offers sections. Enjoy your trip.
Economic	3 months		Enjoy 3-months subscription for ET Prime premium membership	ET will share a 16-digit coupon code with you,

HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits	Offer Descri	ption	Terms & Conditions	Process of Redemption
2310110	Subscripti on	F	Code is valid for 30 days from the date of issuance from Paytm rewards platform. As an ET Prime member, you will get access to: Insights-rich articles published daily Curated members-only newsletters Smart market tools, including: Daily investment ideas	The user will click on the URL and enter the code: https://economictimes.indiatimes.com/login.cms?fro msrc=b2boffline&redeemvoucher= If the user is not logged in, then they will first have to log in to The Economic Times website, OR if they are already logged in, then they'll see a pop-up to enter the voucher code.
			 Big Bull Portfolio 4000+ Stock Reports via Refinitiv Stock Report Plus Stock Analyzer Market Mood Stock-screeners Digital version of ET Daily print edition ET Wealth Edition ET Prime and Paytm can change or modify the services at any point in time without prior notice and at their sole discretion. In case of any issues with the usage, please reach us at care@etprime.com Standard terms of usage applicable: TnCs 	Enter the code, press the submit button and your ET Prime membership will get activated with the email/mobile number that the user was already logged in with In case of any issues, reach out to us at care@etprime.com
MasterCard C Club	Culinary	√	Access to exclusive offers across 350+ restaurants in 18 cities in India. Can be availed unlimited number of times. MASTERCARD CULINARY CLUB	
One Dines Fro	ee	✓	Complimentary main course at partner restaurants across APAC. Can be availed unlimited number of times. One Dines Free priceless specials	
GHA Discove	ry	√	Platinum status (6% back in USD (\$) and access to room upgrade, late check-out, complimentary WIFI once a year). GHA DISCOVERY priceless specials	
HoteLux		√	3 Months Elite membership – Once in a year ➤ One Night Free (On Min stay). ➤ Hotel Credit on booking. ➤ Priority customer service, Points earn, birthday celebration points. HoteLux priceless specials	

HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits	Offer Descrip	otion	Terms & Conditions	Process of Redemption
Wyndham		✓	Platinum tier – Once in a year	
•			Early check-in, late check-out, preferred room, free Wi-Fi.	
			Wyndham Hotels & Resorts (Wyndham Rewards) priceless specials	
Swiss-Belhote	el	√	Gold Influencer – Once in a year	
			30% discount on room rate and F&B, priority check-in, room upgrade, late check-out.	
			Swiss-Belhotel International (Swiss-Belexecutive Card) priceless specials	
Sands Lifesty	le	√	3M Elite tier – Once in a year	
membership		•	6 complimentary tickets to sky park observation deck, digital light canvas and	
·			sampan rides.	
			2 tickets to Art Science museum.	
			20% Resort Dollars at Marina Bay Sands priceless specials	
I prefer		√	Elite status – Once in a year	
			Complimentary Wi-Fi, member rates, early check-in, late check-out, points earn.	
			I Prefer Hotel Rewards priceless specials	
India Golf Pro	gram	√	Yearly quota	
			4 complimentary golf rounds (1 per quarter)	
			12 complimentary golf lessons (1 per month)	
			Mastercard World Card India Golf Program priceless specials	
APAC Golf Pi	rogram	√	4 times a year (1 per quarter)	
711 710 0011 1	ogram	V	50% off green fees (1/Qtr)	
			Mastercard APAC Golf - World priceless specials	
TPC Golf pro	gram	√	Access to PGA courses	
· ·		•	Welcome gift private member treatment & amenities	
Cruise Privile	ges	√	Multiple times	
J			\$ 50 per person savings	
			Airport Transfers 1 complimentary night stay before / after cruise.	
			Mastercard Travel & Lifestyle Services - Cruise Privileges priceless specials	
Vacation Pack	kages	✓	Multiple times	
-			Up to \$ 500 or 5% off	
			Mastercard Travel & Lifestyle Services - Vacation Packages priceless specials	
Car Rental Se	ervices:	✓	Multiple times	
Avis, Hertz			Avis: 35% discount on rentals, Enrolment to Avis Preferred club, Car Upgrade Hertz: 10%	
			discount on rentals.	
			Mastercard Travel & Lifestyle Services - Car Rental Program priceless specials	

HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits	Offer Descr		Terms & Conditions	Process of Redemption
Concierge Services		✓	Dedicated support on email 24*7*365	
			Mastercard Concierge priceless specials	
Luxury F	Luxury Hotels & Resorts		3,800+ Luxury Hotels & Resorts – Always on	
			Breakfast for 2 daily	
			Welcome amenities up to \$100	
			Early check-in, late check-out, room upgrade	
			Mastercard Travel & Lifestyle Services - Luxury Hotels & Resorts Program priceless	
			specials	
Lowest I	Lowest Hotel Rate		Refund of difference in case of lower rate	
Guarant	Guarantee			
Exclusi	Hotel Stay	✓	Lifestyle manager to address stay issues – always on	
ve	e Guarantee		Mastercard Travel & Lifestyle Services - Luxury Hotels & Resorts Program priceless	
Stays			<u>specials</u>	
	One Night	✓	Complimentary night free – Multiple times	
	Free		One Night Free with Mastercard priceless specials	
Domestic Launge		✓	√ (2 per quarter - 1 Cardholder + 1 Guest)	
Second	Second Medical Opinion		Complimentary Second Medical Opinion from Global Experts – Multiple times.	
·			Advance Medical - Expert Medical Opinion priceless specials	

^{*}Terms & Conditions apply

^{**}Promotional offers and schemes are often time-sensitive and can be modified or withdrawn at any point of time. To stay updated on the offers mentioned in this circular, which are subject to change, always refer to the Bank's official website.